UNITED STATES DISTRICT COURT WESTERN DISTRICT OF NORTH CAROLINA ASHEVILLE DIVISION

TERI LYNN HINKLE Plaintiff.) vs	Civil No: 1:18-CV-00007-MR-DLH
EXPERIAN INFORMATION) SOLUTIONS, INC.; TRANS UNION)	FILED ASHEVILLE, N.C.
LLC; EQUIFAX, INC. Defendants))	MAR 16 2018
	U.S. DISTRICT COURT W. DIST. OF N.C.

PLAINTIFF'S MOTION AND MEMORANDUM IN SUPPORT FOR LEAVE TO FILE AMENDED COMPLAINT

Plaintiff requests leave of the Court to file an Amended Complaint to add an additional party and clarify claims made.

A. Introduction

- 1. Plaintiff is Teri Lynn Hinkle; Defendants are Experian Information Solutions, Inc. (Experian), Equifax, Inc. (Equifax) and Trans Union LLC (Trans Union).
- 2. Plaintiff sued Defendants for violations of the FCRA.
- 3. Defendants Experian and Trans Union have filed an Answer while Equifax has failed to make an appearance.

B. Argument

Unless the opposing party can show prejudice, bad faith, or undue delay, a court should grant leave to file an amended pleading. *Foman v. Davis*, 371 U.S. 178, 182, 83 S.Ct. 227, 230 (1962). Leave to amend should be freely given when justice so

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requires. Fed. R. Civ. P. 15(a); Walton v. Mental Health Ass'n, 168 F.3d 661, 665, (3d Cir. 1999).

- 5. The court should allow the filing of Plaintiff's amended pleading because it properly corrects the deficiencies in Plaintiff's Original Complaint and allows a necessary party to be added to this action.
- 6. Defendants will not be prejudiced by Plaintiff's amended pleading.
- 7. Plaintiff is attaching her amended pleading to this Motion.

C. Conclusion

8. The Plaintiff has amended her Original Complaint to clarify issues presented and to add a necessary additional party to this action. Plaintiff requests the Court grant leave to file the Amended Complaint.

Plaintiff certifies that she has consulted (conferred), with counsel for Defendants which have answered. Trans Union opposes an Amended Complaint and Experian takes no position at this time.

Respectfully Submitted.

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CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing document was sent to the parties listed below by first class mail USPS.

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Dated March 14, 2018

Teri Lynn Hinkle